



Early Journal Content on JSTOR, Free to Anyone in the World

This article is one of nearly 500,000 scholarly works digitized and made freely available to everyone in the world by JSTOR.

Known as the Early Journal Content, this set of works include research articles, news, letters, and other writings published in more than 200 of the oldest leading academic journals. The works date from the mid-seventeenth to the early twentieth centuries.

We encourage people to read and share the Early Journal Content openly and to tell others that this resource exists. People may post this content online or redistribute in any way for non-commercial purposes.

Read more about Early Journal Content at <http://about.jstor.org/participate-jstor/individuals/early-journal-content>.

JSTOR is a digital library of academic journals, books, and primary source objects. JSTOR helps people discover, use, and build upon a wide range of content through a powerful research and teaching platform, and preserves this content for future generations. JSTOR is part of ITHAKA, a not-for-profit organization that also includes Ithaka S+R and Portico. For more information about JSTOR, please contact support@jstor.org.

RACE IMPROVEMENT THROUGH SOCIAL INHERITANCE

denial or delay, as promised on the plains of Runnymede nearly seven hundred years ago?"'

To these active and earnest souls the stereotyped answer that these minor evils are inevitable and should be accepted with pious resignation as chastenings from the hand of an allwise Providence is no answer at all. They utterly decline to subscribe to any such confession of human impotence. With admirable courage, if not always with entire wisdom, they are attacking the defects and imperfections in the administration of the law, and they do not propose to wait for the action of the bench and bar. If bench and bar choose to aid, their assistance will doubtless be welcome, but if it be lacking the movement will not wait on that account, but it will go forward with greater speed and less discretion, for its leaders will be radicals and doctrinaires who have not experienced the practical difficulties which are always in the way of such reform.

Will the bench and bar appreciate the greatness of the opportunity and give wise, sympathetic, and constructive aid to the great movements now in progress to simplify court procedure, to eliminate technical pitfalls from the path of the litigant, to humanize the administration of the criminal law, and to mold legal and economic conditions so that individual effort may have its due reward, and at the same time that life shall have its message of brightness and hope for all?

I hope so and I believe so; in no other way can the legal profession maintain the prestige of the past, in no other way can it maintain its place among the foremost of the great professions of the world.

JOHN B. WINSLOW.

RACE IMPROVEMENT THROUGH SOCIAL INHERITANCE.

In the last issue of this journal under the title, "Race Improvement," the writer briefly discussed a bit of evidence from which one may possibly infer improvement of the racial stock as a result of individual acquisitions gained through contact with the environment. In that connection the factor of social inheritance, which makes each successive generation heir to whatever improvement in the environment its predecessors may have effected, was referred to incidentally. Where they have uprooted vicious influences, or strengthened social defenses, or positively supplied new agencies that offer new opportunities, there the succeeding generation comes upon the scene with an advantage. This may appear, from one point of view, to be in the nature of a superficial treatment of symptoms. Undoubtedly, however, it is from

RACE IMPROVEMENT THROUGH SOCIAL INHERITANCE

this source that we are justified in expecting the greater impetus toward the improvement of the race, whether or not it is accomplished by means of modifications in the stock. And it is not superficial. On the contrary it goes directly to the problem of providing for the most complete possible development of each individual who enters into and hence helps to create the social environment.

This puts the provision for social inheritance upon a fundamental basis. To secure such inheritance is one function of the education of the individual. The process of education comes within the limits of psychology. The question, therefore, may be conceived from a psychological angle. It is a matter of selecting, arranging, and applying the stimuli or environmental influences in such manner that the way may be opened or the occasion provided for those mental attitudes or those forms of behavior that by common, tacit agreement should be perpetuated. Like every other educational activity it is a psychological experiment or demonstration on a broad scale.

This conception is the ground-work of an illuminating article in the April issue of the *Yale Review* by Havelock Ellis on "The New Social Hygiene," and also of a little volume by C. W. Saleeby on "The Method of Race-Regeneration." This volume is in the "New Tracts for the Times" series published by Moffat, Yard & Company. Legislation alone on questions of eugenics goes wide of the mark. Its effect is negative at best. It may keep undesirable influences in the background and thus prevent the contamination of an individual's environment. But the effectiveness with which it can accomplish this negative good and its efficiency as a positive force as well depends upon its administration, and hence upon the mental attitude and the habitual behavior (products of the process of education) of the citizens of the community. The State of Illinois, by the way, has a statute which provides for compulsory education up to the age of sixteen years in the case of youths who are unemployed at the normal age for completion of the elementary school course. Notwithstanding this law, there are nearly 25,000 unemployed children between the ages of fourteen and sixteen who are idling their time and breeding crime in the streets of Chicago. This is only one of a hundred facts that might be selected to support the proposition that the education of the individuals who compose a community must be secured before any other agencies for the improvement of the race can be effective. Public sentiment alone can make legislation for eugenics or any other purpose worth while. No law or mutual agreement that requires health certificates as a prerequisite to marriage can, unaided, go far in

A WIDESPREAD FORM OF USURY

the production of a more substantial race unless the individuals to whom the law or agreement is to be applied are educated to the point of supporting it loyally. Without enlightened public support such attempted regulation may easily stimulate evasion of the law and deterioration of morals among those men and women to whom health certificates are denied. This would be a sorry result of a praiseworthy effort.

In the interest of race improvement or regeneration, therefore, we must look primarily to the education of the individual; to education that emphasizes not only the value, but the necessity of social co-operation in every movement that makes effectively for the development of those vigorous, adaptable individuals who are to make the social environment for tomorrow. Until the individual men and women in our cities shall have learned strictly to co-operate among themselves and with institutional agencies to enforce the laws that are designed to protect the youth against the vicious atmosphere of the street and to provide positive stimuli for health of body and mind: until that ideal shall have been realized we shall have to be contented with slow and uncertain progress toward race regeneration through social inheritance.

ROBERT H. GAULT.

A WIDESPREAD FORM OF USURY: THE "LOAN SHARK."

By the laity, and pretty generally by lawyers as well, usury as a crime or as a civil injury is looked upon as a matter of historical or literary interest, but its widespread and destructive influence is not generally recognized. In most minds usury is connected with "The Merchant of Venice," and it is generally thought that Shakespeare was caricaturing a vice somewhat antiquated even in his day. This, however, is not so; it flourishes in our great cities and on the continent today with as much, if not greater, destructive force than ever before. In our country, the "loan sharks" are a form of this socially destructive force which should be practically attacked. They have no monopoly, but they are peculiarly offensive in that they fatten upon the small wages of the proletarian. They, therefore, are peculiarly vicious from an individualistic standpoint in that their victims are deprived the necessities of life. In the case of a young man he is prevented from attaining the financial growth of which he would otherwise have been capable, and in the case of an old man his wife and children are made to pay the costs of his victimization. From a social standpoint, "loan sharks" are peculiarly vicious because